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Filing Date		2004-03-12		
First Named Inventor	Andre	w GREENE		
Art Unit		3691		
Examiner Name	Hani I	M. KAZIMI		
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	2	BUSINESS TASK FORCE OF NACHA'S COUNCIL FOR ELECTRONIC BILLING AND PAYMENT. 'An Overview of Electronic Bill Presentment and Payment Operating Models' Electronic Bill Payment/Presentment Business Practices, April 9, 1999, pages 1-12.	
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